

December 31, 2017

Earnings to Average Assets YTD Annualized	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Investment Yield	0.78%	0.68%	1.17%	1.12%	1.20%	1.18%	1.31%	1.54%	1.18%	1.62%	1.42%
Loan Yield	5.70%	6.07%	5.72%	5.38%	5.19%	4.82%	4.32%	5.47%	5.41%	4.36%	4.73%
Net Loan Yield After NCOs	5.61%	5.59%	5.22%	4.97%	4.83%	4.24%	3.78%	4.52%	4.24%	3.72%	4.02%
Asset Yield	3.84%	3.49%	3.70%	2.76%	3.07%	3.10%	3.21%	4.00%	3.67%	3.39%	3.45%
Cost of Funds	-0.46%	-0.32%	-0.34%	-0.30%	-0.22%	-0.30%	-0.34%	-0.49%	-0.43%	-0.60%	-0.48%
Gross Spread	3.38%	3.17%	3.36%	2.46%	2.85%	2.81%	2.87%	3.51%	3.24%	2.79%	2.97%
Provision Expense	-0.14%	-0.23%	-0.30%	-0.13%	-0.14%	-0.43%	-0.40%	-0.68%	-0.70%	-0.52%	-0.51%
Net Spread after Provision Expense	3.24%	2.94%	3.06%	2.33%	2.70%	2.38%	2.47%	2.83%	2.54%	2.27%	2.46%
Total Non-Interest Income	0.32%	0.75%	0.94%	0.72%	1.29%	1.15%	1.58%	2.63%	2.76%	2.15%	2.06%
Total Non-Interest Expense	-3.34%	-3.80%	-3.92%	-2.93%	-3.50%	-3.15%	-3.42%	-4.82%	-4.78%	-3.86%	-3.97%
Net Operating Expense	-3.02%	-3.05%	-2.98%	-2.21%	-2.21%	-2.00%	-1.84%	-2.19%	-2.01%	-1.71%	-1.91%
Non-Operating Gains (Losses)	0.00%	-0.02%	-0.01%	-0.01%	0.00%	0.06%	-0.01%	0.00%	-0.01%	0.00%	0.00%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	0.22%	-0.12%	0.08%	0.11%	0.49%	0.43%	0.63%	0.64%	0.52%	0.56%	0.55%
Net Charge-Offs	-0.05%	-0.25%	-0.28%	-0.16%	-0.18%	-0.32%	-0.36%	-0.63%	-0.72%	-0.43%	-0.46%
ROA (with Net Charge-offs)	0.31%	-0.15%	0.09%	0.09%	0.45%	0.54%	0.66%	0.69%	0.49%	0.65%	0.60%
ROA with Provision for LL - W/O NCUSIF Expense	0.22%	-0.12%	0.08%	0.11%	0.49%	0.44%	0.63%	0.65%	0.52%	0.56%	0.55%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.31%	-0.15%	0.09%	0.09%	0.46%	0.55%	0.67%	0.69%	0.49%	0.65%	0.61%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.66%	-2.02%	-1.71%	-1.43%	-1.57%	-1.47%	-1.70%	-2.45%	-2.43%	-1.95%	-1.99%
Travel and Conference Expense	-0.03%	-0.01%	-0.01%	-0.02%	-0.04%	-0.02%	-0.04%	-0.04%	-0.03%	-0.04%	-0.04%
Office Occupancy Expense	-0.24%	-0.18%	-0.24%	-0.16%	-0.23%	-0.19%	-0.21%	-0.31%	-0.38%	-0.28%	-0.27%
Office Operations Expense	-0.99%	-0.97%	-1.34%	-0.69%	-0.87%	-0.59%	-0.65%	-0.89%	-0.94%	-0.78%	-0.79%
Educational and Promotional Expense	0.00%	-0.02%	-0.04%	-0.06%	-0.08%	-0.15%	-0.08%	-0.18%	-0.09%	-0.17%	-0.14%
Loan Servicing Expense	-0.08%	-0.06%	-0.10%	-0.11%	-0.15%	-0.22%	-0.25%	-0.39%	-0.45%	-0.26%	-0.28%
Professional and Outside Services	-0.23%	-0.37%	-0.25%	-0.34%	-0.46%	-0.43%	-0.38%	-0.43%	-0.31%	-0.15%	-0.28%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.02%	-0.02%	-0.05%	-0.02%	-0.02%	-0.01%	-0.01%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.09%	-0.14%	-0.17%	-0.09%	-0.08%	-0.06%	-0.10%	-0.10%	-0.13%	-0.22%	-0.15%
Total Non-Interest Expense	-3.34%	-3.80%	-3.92%	-2.93%	-3.50%	-3.15%	-3.42%	-4.82%	-4.78%	-3.86%	-3.97%
Other Performance Ratios											
Earning Asset Yield	3.83%	3.68%	3.94%	2.79%	3.26%	3.32%	3.44%	4.28%	4.01%	3.56%	3.66%
Average Cost of Funds	-0.51%	-0.38%	-0.39%	-0.36%	-0.26%	-0.35%	-0.39%	-0.55%	-0.47%	-0.66%	-0.54%
FTE Employee / \$million of Loans & Share Drafts	0.87	1.07	0.57	0.53	0.50	0.43	0.39	0.45	0.41	0.30	0.37
Compensation & Benefits / FTE Emp.	\$29,322	\$35,029	\$45,178	\$53,550	\$49,992	\$51,123	\$53,118	\$64,103	\$76,640	\$74,799	\$66,298
Compensation & Benefits / \$million Lns. & S.D.s	\$25,910	\$36,284	\$25,297	\$28,749	\$24,860	\$21,804	\$20,344	\$29,844	\$31,124	\$22,846	\$24,701
Operating Expense / Loans & Share Drafts	-5.21%	-6.81%	-5.78%	-5.87%	-5.54%	-4.67%	-4.10%	-5.85%	-6.11%	-4.51%	-4.93%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.50%	1.36%	1.38%	1.45%	2.04%	1.71%	1.89%	3.19%	3.54%	2.52%	2.56%
Net Operating Expense / Loans & Share Drafts	-4.71%	-5.46%	-4.39%	-4.42%	-3.50%	-2.96%	-2.20%	-2.66%	-2.57%	-2.00%	-2.37%
Operating Expense / Operating Revenue	89.26%	97.09%	91.50%	93.11%	85.23%	80.99%	77.84%	79.82%	81.07%	80.47%	80.76%
Total Fixed Assets / Shares & Equity	0.06%	0.36%	0.75%	1.28%	2.21%	2.26%	3.08%	4.32%	4.43%	2.23%	2.87%
Net Loans to Total Shares and Deposits	70.0%	59.1%	60.0%	47.7%	56.6%	65.2%	72.3%	80.9%	63.9%	80.6%	74.9%
Members / FTE Employee	643.40	435.67	483.48	506.29	402.35	407.18	367.01	327.01	355.76	377.78	370.15

December 31, 2017

Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	0.1%	1.5%	1.5%	1.0%	1.5%	1.2%	1.2%	1.6%	1.4%	1.0%	1.2%
Total Investments	37.4%	45.6%	42.8%	58.7%	47.1%	39.4%	30.6%	22.5%	33.9%	24.9%	29.0%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.4%	0.6%	1.5%	2.0%	2.9%	1.9%	4.9%	4.1%	3.3%
All Other Unsecured Loans/Lines of Credit	13.1%	8.0%	6.2%	3.9%	3.1%	2.4%	2.1%	2.8%	2.3%	2.6%	2.6%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.7%	0.0%	0.4%	0.3%	0.5%	0.2%	0.2%	0.5%	0.4%
New Vehicle Loans	16.7%	15.1%	10.2%	6.6%	6.6%	9.6%	6.5%	9.3%	5.6%	10.7%	9.1%
Used Vehicle Loans	31.8%	27.9%	28.1%	17.7%	18.5%	21.3%	20.6%	28.5%	20.3%	20.0%	21.7%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.7%	6.0%	9.9%	13.2%	21.9%	16.0%	19.0%	22.2%	18.9%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.4%	6.4%	3.2%	7.2%	6.5%	8.0%	9.5%	4.4%	8.3%	7.8%
Leases Receivable	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.4%	0.1%	0.0%	0.6%	0.3%
Total Loans and Leases	61.6%	51.7%	53.6%	38.1%	47.3%	55.3%	63.0%	68.3%	56.8%	69.0%	64.2%
Less: Allowance for Loan & Lease Losses	-0.5%	-0.4%	-0.3%	-0.3%	-0.3%	-0.4%	-0.5%	-0.7%	-0.7%	-0.7%	-0.6%
Net Loans and Leases	61.1%	51.3%	53.3%	37.8%	47.0%	54.9%	62.5%	67.6%	56.0%	68.3%	63.5%
Total Other Assets	1.5%	1.6%	2.4%	2.5%	4.4%	4.5%	5.7%	8.4%	8.7%	5.8%	6.3%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities	0.1%	0.0%	0.7%	8.0%	6.8%	4.2%	2.3%	4.2%	3.4%	4.1%	4.0%
Share Drafts	0.1%	3.8%	12.5%	10.5%	15.0%	13.7%	15.8%	16.9%	17.5%	18.3%	17.0%
Regular Shares	85.3%	74.5%	57.2%	60.9%	44.6%	47.5%	39.1%	27.9%	29.3%	21.6%	29.7%
Money Market Shares	0.0%	1.6%	5.2%	0.3%	11.3%	8.5%	8.5%	17.9%	21.2%	26.1%	19.4%
Share Certificates	2.6%	4.0%	12.6%	5.7%	9.2%	7.3%	14.3%	15.3%	13.6%	12.5%	12.6%
IRA/KEOGH Accounts	0.0%	1.3%	0.7%	2.4%	3.5%	6.0%	8.0%	4.6%	7.1%	7.0%	6.3%
All Other Shares	0.0%	0.0%	0.2%	0.0%	0.0%	1.7%	1.4%	0.2%	0.1%	0.2%	0.4%
Non-Member Deposits	0.0%	2.4%	1.0%	0.0%	0.0%	0.0%	0.0%	1.7%	0.0%	0.0%	0.3%
Total Shares and Deposits	88.0%	87.5%	89.4%	79.8%	83.6%	84.8%	87.1%	84.5%	88.8%	85.7%	85.7%
Total Equity	11.9%	12.5%	9.9%	12.2%	9.5%	11.0%	10.6%	11.4%	7.8%	10.2%	10.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	11.9%	12.5%	9.9%	12.2%	9.8%	11.1%	11.1%	11.6%	9.0%	10.6%	10.7%
Total Equity + Allow. for Loan Loss	12.4%	12.9%	10.2%	12.4%	9.8%	11.4%	11.1%	12.1%	8.6%	10.9%	10.9%
Balance Sheet Growth YTD Annualized											
Total Investments	8.9%	-15.2%	-0.1%	8.5%	4.2%	-3.7%	6.3%	3.9%	52.0%	-1.6%	5.1%
Total Loans and Leases	4.4%	-17.9%	-15.8%	-0.2%	-5.3%	-8.5%	-18.5%	32.2%	-11.5%	7.8%	3.9%
TOTAL ASSETS	6.0%	-16.5%	-9.6%	5.3%	-1.1%	-7.4%	-11.7%	24.7%	3.7%	5.4%	4.5%
Total Liabilities	100.0%	-55.2%	-71.9%	-10.2%	22.8%	0.2%	-32.0%	13.9%	17.1%	18.6%	9.2%
Total Shares and Deposits	5.1%	-16.7%	-8.5%	7.3%	-3.1%	-8.2%	-11.5%	25.7%	3.4%	5.3%	4.3%
Equity Capital	13.0%	-15.3%	-4.6%	4.6%	2.6%	-3.7%	-6.9%	21.8%	2.1%	1.9%	3.8%
TOTAL LIABILITIES, SHARES, AND EQUITY	6.0%	-16.5%	-9.6%	5.3%	-1.1%	-7.4%	-11.7%	24.7%	3.7%	5.4%	4.5%

December 31, 2017

Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	0.99%	2.13%	1.39%	1.17%	0.60%	0.74%	0.94%	0.95%	1.28%	0.71%	0.84%
Delinquent Loans / Total Capital	4.9%	8.5%	7.3%	3.6%	2.9%	3.6%	5.3%	5.4%	8.5%	4.5%	5.0%
Delinquent Loans + OREO / Net Loans + OREO	1.0%	2.2%	1.4%	1.2%	0.6%	0.8%	1.1%	1.0%	1.4%	0.9%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	32.1%	55.4%	22.2%	24.8%	24.5%	24.7%	27.5%	17.0%	29.2%	25.4%	24.4%
Allowance for Loan Losses/Net Loans	0.89%	0.77%	0.56%	0.67%	0.59%	0.74%	0.77%	1.05%	1.29%	0.98%	0.96%
Loans 2 to less than 6 months Delinquent (\$000s)	\$4	\$16	\$43	\$53	\$74	\$206	\$623	\$1,404	\$3,664	\$7,880	\$505
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$11	\$8	\$14	\$19	\$49	\$173	\$241	\$1,182	\$1,950	\$123
Loans 12 months and over Delinquent (\$000s)	\$0	\$9	\$4	\$3	\$4	\$19	\$64	\$48	\$333	\$739	\$40
Total Delinquent Loans (\$000s)	\$6	\$36	\$55	\$70	\$97	\$273	\$860	\$1,692	\$5,178	\$10,569	\$669
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.63%	0.32%	0.55%	0.42%	0.44%	0.47%	0.71%	0.78%	0.66%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.14%	0.00%	2.16%	0.87%	0.70%	0.41%	3.50%	1.09%	1.14%
New Vehicle Loans	0.00%	0.45%	0.87%	0.54%	0.44%	0.49%	0.46%	0.87%	0.88%	0.57%	0.63%
Used Vehicle Loans	1.43%	2.20%	1.11%	1.25%	0.45%	1.15%	1.04%	1.26%	1.73%	0.71%	1.01%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.97%	0.44%	0.00%	1.00%	0.21%	0.61%	0.58%	0.56%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.41%	0.40%	0.51%	0.37%	0.05%	0.72%	0.55%
Other RE Fixed	0.00%	0.00%	0.00%	0.12%	1.22%	0.02%	1.19%	3.36%	3.87%	0.56%	0.92%
Other RE Adj	0.00%	0.00%	0.00%	1.37%	0.21%	0.56%	0.21%	0.22%	0.14%	0.19%	0.24%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans	0.00%	0.00%	0.00%	1.32%	0.48%	1.22%	2.39%	1.35%	1.47%	0.80%	1.15%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.52%	0.43%	0.17%	0.77%	0.28%	0.58%	0.62%	0.56%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.09%	0.48%	0.50%	0.40%	0.36%	0.58%	0.54%	0.95%	1.18%	0.64%	0.71%
Recoveries / Charge-Offs	61.54%	32.17%	13.43%	18.01%	23.48%	15.91%	13.57%	18.37%	17.30%	13.53%	15.68%
Expected Charge-Offs / Net Loans	0.34%	1.01%	0.45%	0.66%	0.40%	0.54%	0.45%	1.10%	0.69%	0.50%	0.61%
Provision for Loan Losses/Net Charge-Offs	260.0%	89.7%	103.8%	84.4%	81.0%	134.1%	111.1%	107.7%	96.2%	120.4%	112.3%
Prov. for Loan Losses/Expected Charge-Offs	67.9%	43.5%	116.1%	52.2%	74.1%	144.6%	136.2%	94.4%	166.7%	155.1%	131.3%
Bankruptcies / Net Loans	0.11%	0.85%	0.74%	1.68%	1.08%	1.38%	0.89%	3.54%	1.54%	1.15%	1.58%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$13	\$24	\$32	\$80	\$263	\$677	\$1,795	\$6,172	\$10,669	\$662
Total Amount of Recoveries (\$000s)	\$1	\$4	\$3	\$6	\$19	\$42	\$92	\$330	\$1,068	\$1,444	\$104
Net Charge Offs (\$000s)	\$1	\$9	\$21	\$26	\$61	\$221	\$585	\$1,465	\$5,105	\$9,225	\$558
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.33%	0.12%	0.56%	0.79%	0.64%	0.94%	1.98%	1.63%	1.34%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	11.36%	0.00%	0.00%	0.00%	0.00%	10.20%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.18%	0.25%	0.00%	0.00%	0.05%
New Vehicle Loans	0.00%	0.11%	-0.03%	-0.08%	0.02%	0.18%	0.29%	0.63%	0.83%	0.52%	0.47%
Used Vehicle Loans	0.00%	0.48%	0.70%	0.38%	0.31%	0.97%	1.10%	1.22%	1.62%	0.78%	0.98%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	-0.03%	0.01%	0.02%	0.03%	0.04%	0.02%	0.02%
Total Other RE Loans/ LOC	0.00%	17.75%	0.00%	0.23%	-0.01%	-0.01%	0.03%	0.13%	0.26%	-0.05%	0.02%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	2.00%	1.24%	2.13%	18.73%	-6.78%	0.39%	1.24%	0.71%	0.66%	0.10%	0.37%
Indirect Loans	0.00%	0.00%	7.14%	1.62%	0.38%	1.33%	1.57%	1.52%	1.32%	0.86%	1.15%
Number of Credit Unions in Each Peer Group:	9	11	14	22	19	14	11	10	2	3	115

December 31, 2017

Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	0.00%	0.00%	23.90%	36.08%	29.26%	16.39%	2.87%	0.89%	0.08%	0.00%	4.05%
Credit Unions - Deposits in and Loans to	3.02%	2.25%	0.00%	9.13%	7.73%	4.76%	0.97%	0.16%	0.00%	0.00%	1.06%
Total Investments in Corporate Credit Unions*	36.08%	38.83%	81.45%	48.73%	40.82%	22.55%	18.48%	5.58%	0.22%	0.90%	9.02%
Marketable Securities	0.00%	0.00%	7.86%	70.55%	119.74%	78.11%	130.75%	123.12%	206.48%	170.94%	146.67%
All Other Investments	154.21%	279.50%	288.97%	288.87%	264.80%	194.59%	97.85%	36.49%	86.45%	11.06%	66.45%
Total Investments	315.20%	364.95%	433.04%	479.23%	482.37%	354.27%	274.64%	193.30%	375.58%	235.99%	270.86%
Unsecured Loans	109.98%	63.80%	77.51%	36.98%	47.44%	38.81%	45.73%	40.53%	80.11%	63.22%	55.14%
Vehicle Loans	408.97%	344.51%	387.07%	197.94%	257.05%	277.94%	243.51%	324.73%	286.97%	291.49%	287.97%
New Vehicle Loans	140.66%	121.11%	102.91%	53.55%	67.36%	86.51%	58.54%	79.90%	61.60%	101.55%	85.11%
Used Vehicle Loans	268.32%	223.40%	284.15%	144.38%	189.69%	191.43%	184.97%	244.82%	225.37%	189.94%	202.86%
Total Real Estate	0.00%	3.06%	71.89%	75.05%	175.35%	177.77%	268.57%	219.54%	259.22%	289.01%	249.39%
1st Mortgage	0.00%	0.00%	7.13%	48.70%	101.63%	118.99%	196.97%	137.60%	210.79%	210.50%	176.93%
1st Mortgage Fxd	0.00%	0.00%	5.19%	25.98%	52.59%	69.91%	102.62%	79.47%	198.96%	152.16%	120.94%
1st Mortgage Adj	0.00%	0.00%	1.94%	22.73%	49.04%	49.08%	94.35%	58.14%	11.83%	58.34%	55.99%
2nd Mortgage	0.00%	3.06%	64.75%	26.35%	73.72%	58.77%	71.60%	81.94%	48.43%	78.51%	72.46%
Closed-End Fxd	0.00%	3.06%	22.35%	3.77%	12.52%	11.85%	8.53%	11.59%	7.31%	40.72%	23.87%
Closed-End Adj	0.00%	0.00%	12.30%	0.00%	8.06%	6.54%	22.35%	0.85%	0.00%	0.00%	3.66%
Open-End Adj	0.00%	0.00%	28.56%	22.51%	53.15%	37.04%	39.57%	69.26%	41.12%	37.01%	44.15%
Open-End Fxd	0.00%	0.00%	1.53%	0.06%	0.00%	3.34%	1.15%	0.24%	0.00%	0.78%	0.78%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.00%	2.47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
All Other Loans/Lines of Credit to Members	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Loans	518.96%	413.87%	543.23%	310.87%	484.32%	497.05%	565.67%	587.46%	628.88%	654.03%	599.26%
Indirect Loans	0.00%	0.00%	0.07%	13.90%	28.24%	72.11%	78.16%	192.83%	255.69%	164.19%	149.57%
Percent of Vehicle Loans	0.00%	0.00%	0.02%	7.02%	10.98%	25.94%	32.10%	59.38%	89.10%	56.33%	51.94%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans	0.00%	0.00%	22.58%	3.36%	7.24%	8.74%	3.67%	6.27%	1.45%	0.00%	2.95%
Total Mortgage Exposure**	0.00%	3.06%	71.89%	76.48%	223.81%	210.49%	358.86%	274.10%	341.23%	390.77%	327.92%
Total Real Estate	0.00%	3.06%	71.89%	75.05%	175.35%	177.77%	268.57%	219.54%	259.22%	289.01%	249.39%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	1.43%	48.46%	32.72%	90.29%	54.55%	82.02%	101.76%	78.53%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	1.43%	48.46%	32.56%	90.29%	54.47%	82.02%	101.76%	78.50%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.00%	0.09%	0.00%	0.00%	0.03%



